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**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3692
PATENT**

Attorney Docket No. 05793.3038-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Colleen C. LUBKING et al.)	Group Art Unit: 3692
)	
Application No.: 09/882,304)	Examiner: MILEF, Elda G.
)	
Filed: June 18, 2001)	Confirmation No.: 6864
)	
For: METHOD AND SYSTEM FOR)	Mail Stop AF
OFFERING FINANCIAL)	
PRODUCTS BASED ON A)	
CUSTOMER'S DETERMINED)	
LIFE STATUS)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT AFTER FINAL

In reply to the Final Office Action mailed November 2, 2006, and pursuant to
37 C.F.R. § 1.116, Applicants propose that this application be amended as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks follow the amendment section of this paper.